

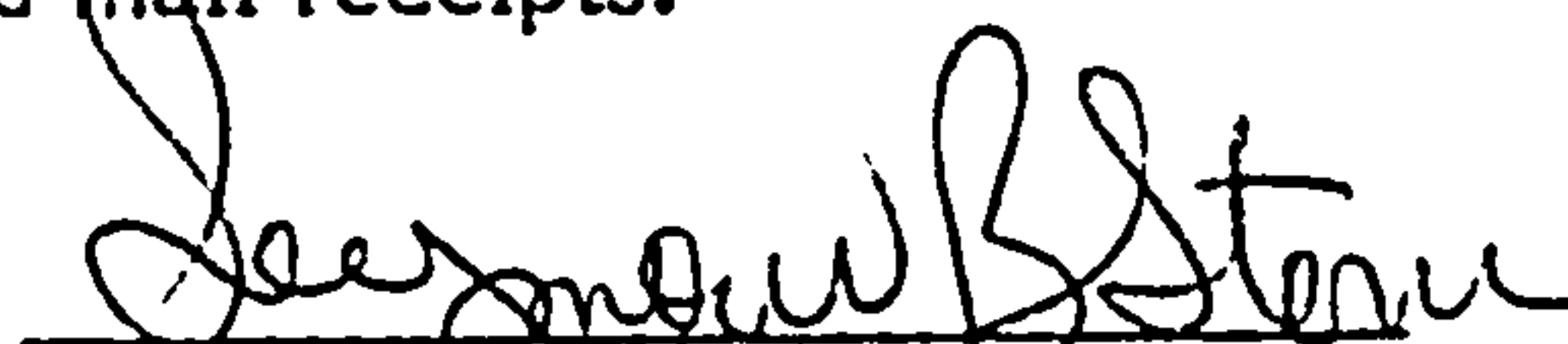
SEYMOUR B. STERN, SUBSTITUTED TRUSTEE
FOR THE PURPOSE OF FORECLOSURE
UNDER A DEED OF TRUST FROM ROLAND
E. WILLARD, JR., AND MARLENE J.
WILLARD, HIS WIFE, TO
FREDERICKTOWN BANK & TRUST
COMPANY, A BODY CORPORATE OF THE
STATE OF MARYLAND.

NO. 31,352 EQUITY
IN THE CIRCUIT COURT FOR
FREDERICK COUNTY,
MARYLAND

* * * * *
AFFIDAVIT OF COMPLIANCE WITH RULE W74a 2(b)

On this 23rd day of June, 1981, before me, a Notary
Public in and for the State and County aforesaid, personally appeared Seymour B. Stern
and made oath in due form of law as follows:

That I mailed by certified mail No. 1799870 and 1799871, return receipts
requested, on the 2nd day of June, 1981, a copy of the Notice of Substituted Trustee's
sale, containing the date, time, place and terms of sale in the above cited matter, to the
said Roland E. Willard, Jr., at his last known address, Route 2, Box 8914 A, Ijamsville,
Maryland, 21754, and to the said Marlene J. Willard, at her last known address, Route 2,
Box 8914 A, Ijamsville, Maryland, 21754, and in addition, I mailed by certified mail No.
1799872, on the 2nd day of June, 1981, to Marlene J. Willard, at an address learned via
from the Sheriff's office as being her present whereabouts, (though the Deed of Trust
holder was never notified of same), and that return receipt No. 1799870 was returned
and received by me on the 10th day of June, 1981, and is attached hereto, indicating that
the said Roland E. Willard, Jr., was notified of said sale, in compliance with Rule W74a
2(b), and that Marlene J. Willard, though notified, failed to pick up the notices as shown
by photocopies of the attached certified mail receipts.


SEYMOUR B. STERN

Subscribed and sworn before me, a Notary Public in and for the aforesaid